

Interview Summary	Application No.	Applicant(s)	
	10/825,182	BRICKMAN ET AL.	
	Examiner	Art Unit	
	Shahid R. Merchant	3694	

All participants (applicant, applicant's representative, PTO personnel):

- (1) Shahid R. Merchant. (3) Nathan Sloan.
 (2) Ella Colbert. (4) _____.

Date of Interview: 08 August 2007.

Type: a) ☐ Telephonic b) ☐ Video Conference
 c) ☒ Personal [copy given to: 1) ☐ applicant 2) ☒ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.
 If Yes, brief description: _____.

Claim(s) discussed: 1-27.

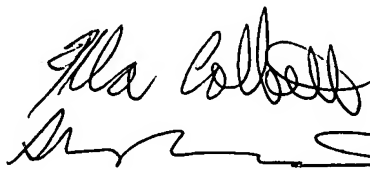
Identification of prior art discussed: Yes, article Get set for loan-level pricing by Arnold Kling.

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant will provide published Freddie Mac documents with dates per C.F.R. 1.105. Applicant will provide evidence that formula is of the inventor and not from some other source like a text book etc. Applicant may move one or more claims from 3-9 into claim 1.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.



Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

 Examiner's signature, if required